

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: November 14, 2023

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY
District of New Jersey**In Re: **Dennis Jones
Gretchen L Jones**

Case No.:

23-16360 (ABA)

Judge:

Andrew B. Altenburg

Debtor(s)

CHAPTER 13 PLAN AND MOTIONS☐ Original☒ Modified/Notice RequiredDate: **February 23, 2024**☐ Motions Included☐ Modified/No Notice RequiredTHE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.**YOUR RIGHTS WILL BE AFFECTED**

The Court issued a separate Notice of the Hearing on Confirmation of Plan, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the Notice. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the Chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☒ DOES ☐ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY, AND SPECIFY: ☐ 7a/ ☐ 7b/ ☐ 7c

Initial Debtor(s)' Attorney /s/ BJSInitial Debtor: /s/ D JInitial Co-Debtor /s/ GLJ**Part 1: Payment and Length of Plan**

- a. The debtor shall pay to the Chapter 13 Trustee \$751.00 monthly for 2 months starting on the first of the month following the filing of the petition. (If tier payments are proposed) : and then \$ 1,462.00 per month for 50 months; \$ per month for months, for a total of 60 months.
- b. The debtor shall make plan payments to the Trustee from the following sources:
☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):
- c. Use of real property to satisfy plan obligations:
☐ Sale of real property
 Description:
 Proposed date for completion: _____
- ☐ Refinance of real property:
 Description:
 Proposed date for completion: _____
- ☐ Loan modification with respect to mortgage encumbering property:
 Description:
 Proposed date for completion: _____
- d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification. See also Part 4.
- ☐ If a Creditor filed a claim for arrearages, the arrearages ☐ will / ☐ will not be paid by the Chapter 13 Trustee pending an Order approving sale, refinance, or loan modification of the real property.
- e. For debtors filing joint petition:
☐ Debtors propose to have the within Chapter 13 Case jointly administered. If any party objects to joint administration, an objection to confirmation must be timely filed. The objecting party must appear at confirmation to prosecute their objection.

Part 2: Adequate Protection

X NONE

- a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor). (Adequate protection payments to be commenced upon order of the Court.)
- b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

- a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Name of Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$3,040.00
DOMESTIC SUPPORT OBLIGATION	Priority	-NONE-
Internal Revenue Service	Taxes and certain other debts	\$385.10
Sadek Law Offices - Anticipated Fee App	Administrative	\$800.00
KML Law Group for NewRez/Shellpoint	Administrative	\$599.00

- b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
 Check one:
☒ None
- ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Name of Creditor	Type of Priority	Claim Amount	Amount to be Paid
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Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

385.10+

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
NewRez/Shellpoint - pre-petition	7321 Driftwood Ln., Mays Landing, NJ 08330	\$25,495.64	0.00%	\$25,495.64	\$2,089.37
NewRez/Shellpoint	7321 Driftwood Ln. Mays Landing, NJ 08330	\$6,231.94	0.00%	\$6,231.94	N/A

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☐ NONE

The Debtor will pay to the Trustee allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor monthly obligations due after the bankruptcy filing as follows:

Name of Creditor	Collateral or Type of Debt (identify property and add street address, if applicable)	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor by Trustee	Regular Monthly Payment Direct to Creditor
Santander	2018 Nissan Sentra	\$9,820.71	0.00%	\$9,820.71	\$434.85

c. Secured claims to be paid in full through the plan which are excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral (identify property and add street address, if applicable)	Interest Rate	Amount of Claim	Total to be Paid Including Interest Calculation by Trustee
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Name of Creditor	Collateral (identify property and add street address, if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid by Trustee
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2.) Where the Debtor retains collateral and completes all Plan payments, payment of the full amount of

the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the automatic stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 shall be terminated in all respects. The Debtor surrenders the following collateral:

Name of Creditor	Collateral to be Surrendered (identify property and add street address, if applicable)	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE

The following secured claims are unaffected by the Plan:

Name of Creditor	Collateral (identify property and add street address, if applicable)
HUD	7321 Driftwood Ln, Mays Landing, NJ 08330 \$59,556.93

g. Secured Claims to be Paid in Full Through the Plan: ☐ NONE

Name of Creditor	Collateral (identify property and add street address, if applicable)	Amount	Interest Rate	Total Amount to be Paid through the plan by Trustee

Part 5: Unsecured Claims

NONE

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ ___ to be distributed *pro rata*
- ☐ Not less than ___ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Name of Creditor	Basis for Separate Classification	Treatment	Amount to be Paid by Trustee

Part 6: Executory Contracts and Unexpired Leases

X NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Name of Creditor	Arrears to be Cured and paid by Trustee	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment to be Paid Directly to Creditor by Debtor

Part 7: Motions

X NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, Notice of Chapter 13 Plan Transmittal, within the time and in the manner set forth in D.N.J. LBR 3015-1. A Certification of Service, Notice of Chapter 13 Plan Transmittal, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Name of Creditor	Nature of Collateral (identify property and add street address, if applicable)	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Name of Creditor	Collateral (identify property and add street address if applicable)	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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d. Where the Debtor retains collateral, upon completion of the Plan and issuance of the Discharge, affected Debtor may take all steps necessary to remove of record any lien or portion of any lien discharged.

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Trustee shall pay allowed claims in the following order:

- 1) Chapter 13 Standing Trustee Fees, upon receipt of funds
- 2) **Other Administrative Claims**
- 3) **Secured Claims**
- 4) **Lease Arrearages**
- 5) **Priority Claims**
- 6) **General Unsecured Claims**

d. Post-Petition Claims

The Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ **NONE**

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: **July 25, 2023**

Explain below **why** the plan is being modified:

Include post-petition arrears and costs; Update amount due to IRS based on APOC filed 12/22/2023; Step up when Debtor Wife retirement loan is paid off (April 2023)

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☐ NONE

☒ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Debtor will continue to make payments to student loans serviced by US Dept of Education or their assigns outside of the Chapter 13 Plan; Debtor will not pay any claim filed regarding student loan liability through the Chapter 13 Plan.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*.

I certify under penalty of perjury that the above is true.

Date: **February 23, 2024**

/s/ Dennis Jones

Dennis Jones
Debtor

Date: **February 23, 2024**

/s/ Gretchen L Jones

Gretchen L Jones
Joint Debtor

Date: **February 23, 2024**

/s/ Brad J. Sadek, Esq.

Brad J. Sadek, Esq.
Attorney for the Debtor(s)

In re:
Dennis Jones
Gretchen L. Jones
Debtors

Case No. 23-16360-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Feb 28, 2024

User: admin
Form ID: pdf901

Page 1 of 4
Total Noticed: 50

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2024:

Recip ID	Recipient Name and Address
db	+ Dennis Jones, 7321 Driftwood Lane, Mays Landing, NJ 08330-3924
jdb	+ Gretchen L. Jones, 7321 Driftwood Lane, Mays Landing, NJ 08330-3924
519980753	+ AC Ocean Walk LLC, 500 Boardwalk, Atlantic City, NJ 08401-7609
519982028	+ Caleb Wilkes, 7321 Driftwood Lane, Mays Landing, NJ 08330-3924
519980762	+ First Electronic Bank - Wayfair, Attn: Credit Crop Solutions, 121 W. Election Road , Se 200, Draper, UT 84020-7766
519980766	+ Hill Wallack, LLP, 21 Roszel Road, Princeton, NJ 08540-6866
519980772	+ Santander Bank, 1001 Gap Newport Pike, Avondale, PA 19311-9501
519980775	+ State of New Jersey Department of Labor, Benefits Control, P.O. Box 951, Trenton, NJ 08625-0951

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	^ MEBN	Feb 28 2024 20:57:23	Steven K Eisenberg, Stern & Eisenberg, Esquire, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 28 2024 21:01:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 28 2024 21:01:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 21:03:42	Capital One Auto Finance, a division of Capital On, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City,, OK 73118-7901
cr	^ MEBN	Feb 28 2024 20:57:22	NewRez LLC D/B/A Shellpoint Mortgage Servicing, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403
519980754	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 28 2024 21:01:00	Atlantic City Electric, PO Box 13610, Philadelphia, PA 19101-3610
520000619	+ Email/Text: bankruptcy@pepcoholdings.com	Feb 28 2024 21:01:00	Atlantic City Electric Company, Bankruptcy Division, 5 Collins Drive, Suite 2133 / Mail Stop 84CP42, Carneys Point, NJ 08069-3600
520027162	+ Email/Text: BGEBankruptcy@BGE.com	Feb 28 2024 21:00:00	Baltimore Gas & Electric Company, PO Box 1475, Bankruptcy Dept - 3rd flr G&E Bldg, Baltimore, MD 21203-1475
519989016	+ Email/Text: documentfiling@Iciinc.com	Feb 28 2024 20:59:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931

District/off: 0312-1

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520044260	Email/Text: bankruptcy@cbtnc.com	Feb 28 2024 20:59:00	CRESCENT BANK, P.O. BOX 2829, ADDISON, TX 75001
519980755	+ Email/Text: ECMBKMail@Caliberhomeloans.com	Feb 28 2024 21:01:00	Caliber Home Loans, Attn: Bankruptcy, P.O. Box 24610, Oklahoma City, OK 73124-0610
519980756	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2024 21:16:03	Capital One, Attn: Bnakruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
519980757	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Feb 28 2024 21:15:46	Capital One Auto Finance, Attn: Bankruptcy, 7933 Preston Rd, Plano, TX 75024-2302
519986665	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2024 21:03:31	Capital One Auto Finance, a division of, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519992414	+ Email/PDF: ebn_ais@aisinfo.com	Feb 28 2024 21:03:33	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519980758	+ Email/Text: documentfiling@lciinc.com	Feb 28 2024 20:59:00	Comcast Xfinity, 401 Whitehorse Road, Voorhees, NJ 08043-2604
519980759	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 28 2024 21:01:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519980760	+ Email/Text: bnc-bluestem@quantum3group.com	Feb 28 2024 21:01:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
519980761	+ Email/Text: bankruptcy@firstelectronic.com	Feb 28 2024 21:01:00	First Electronic Bank, Attn: Bankruptcy, Po Box 521271, Salt Lake City, UT 84152-1271
519980763	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 28 2024 21:03:45	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
519980764	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 28 2024 21:02:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
519980767	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 28 2024 21:01:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
519980768	+ Email/Text: bankruptcy@marinerfinance.com	Feb 28 2024 21:00:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
520023673	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2024 21:01:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519980770	+ Email/Text: bankruptcydpt@mcmcg.com	Feb 28 2024 21:01:00	Midland Funding, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
519980771	^ MEBN	Feb 28 2024 20:56:18	National Credit Audit Corporation, Attn: Bankruptcy Dept., P.O. Box 515489, Dallas, TX 75251-5489
520037607	Email/Text: mtgbk@shellpointmtg.com	Feb 28 2024 21:00:00	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville SC 29603-0826
520043632	+ Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2024 21:03:34	Pinnacle Service Solutions LLC, 4408 Milestrip Rd #247, Blasdell, NY 14219-2553
520043832	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 28 2024 21:01:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
519995907	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2024 21:01:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
519980774	Email/Text: bankruptcy@springoakscapital.com	Feb 28 2024 20:59:00	Spring Oaks Capital, Llc, Attn: Bankruptcy, P.O. Box 1216, Chesapeake, VA 23327
520054827	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Feb 28 2024 21:00:00	State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
519980776	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov		

District/off: 0312-1

User: admin

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Date Rcvd: Feb 28, 2024

Form ID: pdf901

Total Noticed: 50

		Feb 28 2024 21:00:00	State of New Jersey Division of Taxation, P.O. Box 254, Trenton, NJ 08695-0245
519993821	+ Email/Text: enotifications@santanderconsumerusa.com	Feb 28 2024 21:01:00	Santander Consumer USA Inc, P.O. Box 560284, Dallas, TX 75356-0284
520041980	+ Email/Text: bncmail@w-legal.com	Feb 28 2024 21:00:00	Scolopax, LLC, c/o Weinstein & Riley, PS, 1415 Western Avenue, Ste 700, Seattle, WA 98101-2051
519985116	+ Email/Text: ecfbnc@aldridgepите.com	Feb 28 2024 21:00:00	Shellpoint Mortgage Servicing, c/o Jenelle C. Arnold, ALDRIDGE PITE, LLP, 8880 Rio San Diego Drive, Suite 725, San Diego, CA 92108-1619
519980773	+ Email/Text: mtgbk@shellpointmtg.com	Feb 28 2024 21:00:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
520027393	Email/Text: bankruptcy@springoakscapital.com	Feb 28 2024 20:59:00	Spring Oaks Capital SPV, LLC, PO BOX 1216, CHESAPEAKE, VA 23327-1216
519980775	+ Email/Text: DOLUIBANKRUPTCY@dol.nj.gov	Feb 28 2024 21:01:00	State of New Jersey Department of Labor, Benefits Control, P.O. Box 951, Trenton, NJ 08625-0951
519980777	+ Email/Text: famc-bk@1stassociates.com	Feb 28 2024 21:01:00	Total Visa/The Bank of Missouri, Attn: Bankruptcy, Po Box 85710, Sioux Falls, SD 57118-5710
519980778	+ Email/Text: bankruptcydepartment@tsico.com	Feb 28 2024 21:01:00	Transworld System Inc, Attn: Bankruptcy, Po Box 15630, Wilmington, DE 19850-5630
519982213	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Feb 28 2024 21:03:20	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520000514	Email/Text: EDBKNotices@ecmc.org	Feb 28 2024 20:59:00	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448

TOTAL: 43

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519980765		Global Asset Agency
519980769	##+	Merchants Credit Guide Co., Attn: Bankruptcy, 223 West Jackson Blvd Suite 700, Chicago, IL 60606-6914

TOTAL: 1 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2024 at the address(es) listed

District/off: 0312-1

User: admin

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Date Rcvd: Feb 28, 2024

Form ID: pdf901

Total Noticed: 50

below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg ecfmail@standingtrustee.com
Andrew B Finberg	ecfmail@standingtrustee.com
Brad J. Sadek	on behalf of Debtor Dennis Jones bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Brad J. Sadek	on behalf of Joint Debtor Gretchen L. Jones bradsadek@gmail.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;jeanie@sadeklaw.com;service@sadeklaw.com
Denise E. Carlon	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Jenelle C Arnold	on behalf of Creditor Shellpoint Mortgage Servicing bkecfinbox@aldridgepite.com jarnold@ecf.courtdrive.com
Steven Eisenberg	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing bkecf@sterneisenberg.com jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com
Steven P. Kelly	on behalf of Creditor NewRez LLC D/B/A Shellpoint Mortgage Servicing skelly@sterneisenberg.com bkecf@sterneisenberg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H. Clunn, III	on behalf of Trustee Andrew B Finberg wclunn@standingtrustee.com

TOTAL: 10